The importance of pet insurance for your dog

Whether you have a Jack Russell terrier bravely warding away anyone that knocks on your door or a big, soft Bernese mountain dog trying to push you off the sofa, your dog's sure to play a huge role in your life. From walks at the park to games of hide and seek around your home, we know that you count your dog as one of the family. And just like the other members of your family, thinking about their health and what you would do if they needed an unexpected trip to the vet is an important consideration as a responsible pet owner. This is why you should consider the importance of pet insurance when caring for your pet, should the unexpected happen.

What is dog insurance?

Dog insurance provides you with financial support if something unexpected were to happen to your dog and they required medical attention, usually in situations where your dog gets sick or might have had an accident.

Basic types of dog insurance cover would be for accidents only, but more comprehensive lifetime cover insurance policies allow you to claim for ongoing health issues that can arise throughout your pet's life.

Some pet insurance policies may have restrictions on how much they pay out for on an individual condition, while others will pay up to a set amount each year you have the policy.

Not all pet insurance is the same so it is important to understand the type of policy you are looking at and what type of cover it offers for your pet.

Pet insurance can cover you for a variety of different things, such as compensation if the worst was to happen and your pet sadly passed away.

Even the loss or theft of your pet can be covered, including helping you out with advertising and rewards if your pet goes missing.

Plus, with policies like Petplan's Covered For Life® and their 12-month cover you can even get complementary treatments such as acupuncture and homeopathy, as well as up to 10 hydrotherapy sessions a year.*

Why do you need dog insurance?

With some injuries or conditions, the cost of treating your dog can run into thousands of pounds. You can avoid the potential for a big, unforeseen outlay when you have the backing of a good insurance policy.

An important thing to note as a dog owner is that if your pet causes an accident, injury or damages to a person or property then you are liable for that damage. With a comprehensive insurance policy you can also be covered for these types of accidents as well.

Just like humans, it's common for dogs to have bumps and scrapes from time to time. Unlike us though, there is no NHS for our pets, so owners need to pay for all medical costs incurred whether your dog get hurt playing in the park, or eats something they shouldn't which can make them unwell - all these things require medical attention.

Having a good pet insurance policy to cover whatever mishaps your dog may get into ensures the funds are in place to help cover the treatment your dog needs, leaving you to concentrate on the most important thing and that is looking after your pet and making them healthy.

How much is dog insurance?

The cost of dog insurance depends on a number of different factors such as their breed and age, and also on the level of cover you decide to go with, so it can vary quite a lot.

You may be able to find policies that offer basic cover for a few pounds a month, but you might only be covered for a limited amount of treatment for a limited amount of time.

This is an important consideration to note, as time limited policies specifically place time restrictions on how long they'll pay out for a condition once you claim.

Be wary of what type of policy you're purchasing when looking around. It is important to bear in mind that not all pet insurance is the same and knowing the difference between buying a cheaper or premium policy is paramount.

Just because the insurance product is cheap, doesn't mean that it is a good deal. You need to watch out that the inclusions on that policy cover everything you need to think about as a pet owner.

The policy you choose can have implications for the veterinary care of your pet so it's important to choose the right cover.

Top tips when looking at providers

When looking at providers it is useful to ask the following three questions:

1. Does it cover dental, behavioural and complimentary treatments?
2. Is there a time or monetary limit on how long this policy will cover ongoing conditions for?
3. If I claim will my premium or my excess increase?

Broadly speaking, the higher your premium, the more cover you can expect, and as a general rule, if you go for a cheaper policy option, you should check that it offers everything that your pet needs prior to purchasing; as these types of policies might not offer the full comprehensive cover designed with your pet's needs in mind.

The best types of policies are designed to pay out and cover all the conditions and treatments you should need to consider as a dog owner.

Top tips when looking for dog insurance

1. Read the small print before you commit to ensure you're getting the level of cover you want
2. Look out for benefits such as dental care, complementary treatments and anything recommended in our top tips above
3. Choose a reputable company that specialises in pet insurance that has a good reputation for paying claims.

Things to be aware of

There are plenty of things to look out for when you're choosing which dog insurance policy to go with. For a start, make sure you understand the difference between 12-month, time limited, accident only and lifetime cover policies.

If you go for anything other than a lifetime policy, your dog will be restricted when it comes to further care for a condition once the time limit's up.

If your dog already has a pre-existing condition, this won't be covered when taking out a new policy.

This is why Pets at Home recommend lifetime cover policies for your dog, from as early an age as possible. This will ensure that any condition that your dog develops within their lifetime will be covered for the duration of their life, as long as you continue to renew each year without a break in their cover.

We also recommend looking out for policies that include things like dental cover and behavioural problems, and be aware of any excesses attached to your policy.

Find out more about keeping your loved one protected from the unexpected with Petplan, our recommended partner. Take a look on our insurance page, for more information.

*Any injury or illness which occurred before your pet's cover started is a pre-existing condition and will not be covered. Petplan is a trading name of Pet Plan Limited (Registered in England No. 1282939) and Allianz Insurance plc (Registered in England No. 84638), Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB. Pet Plan Limited is authorised and regulated by the Financial Conduct Authority. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Pets at Home Limited are an Appointed Representative of Pet Plan Limited.

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